

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAUL R. GALBRAITH
BARBARA L. GALBRAITH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.: 11-27697

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/28/2011 and confirmed on 3/13/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		84,033.00
Less Refunds to Debtor	1,032.82	
TOTAL AMOUNT OF PLAN FUND		83,000.18

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,581.00	
Trustee Fee	2,944.46	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,525.46

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	TOWNSHIP OF ROSS - SEWAGE Acct: H149	462.25	462.25	406.55	868.80
	TOWNSHIP OF ROSS - SEWAGE Acct: H149	219.79	219.79	0.00	219.79
	MIDFIRST BANK SSB* Acct: 9340	0.00	67,683.84	0.00	67,683.84
	MIDFIRST BANK SSB* Acct: 9340	8,425.41	8,425.41	0.00	8,425.41
					77,197.84

Priority					
	PAUL M DANIELS ESQ Acct:	2,581.00	2,581.00	0.00	0.00
	PAUL R. GALBRAITH Acct:	0.00	0.00	0.00	0.00
	PAUL R. GALBRAITH Acct:	1,032.80	0.00	0.00	0.00
	PAUL R. GALBRAITH Acct:	228.00	228.00	0.00	0.00
	PAUL R. GALBRAITH Acct:	804.82	804.82	0.00	0.00
	PAUL M DANIELS AND ASSOCIATES Acct:	0.00	0.00	0.00	0.00

*** N O N E ***

Unsecured					
	DUQUESNE LIGHT COMPANY* Acct: 2003	586.84	35.94	0.00	35.94
	ALLEGHENY SPCLTY PRCTC NETWORK Acct: 3955	0.00	0.00	0.00	0.00
	CAPITAL ACCOUNTS LLC Acct: 6554	0.00	0.00	0.00	0.00
	OAK HARBOR CAPITAL IV LLC Acct: 0293	2,634.47	161.36	0.00	161.36
	CBCS++	0.00	0.00	0.00	0.00

11-27697

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8984				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: BA14				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 7384				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 4550				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 2564				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 0577				
	FIRST NIAGARA BANK	499.80	30.61	0.00	30.61
	Acct: 6764				
	HERITAGE VALLEY HEALTH SYSTEM	0.00	0.00	0.00	0.00
	Acct: 9766				
	PRA RECEIVABLES MANAGEMENT LLC -	190.61	11.67	0.00	11.67
	Acct: 1624				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: 6530				
	DEPARTMENT STORES NATIONAL BANK	304.69	18.66	0.00	18.66
	Acct: 1329				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: 2744				
	LVNV FUNDING LLC, ASSIGNEE	114.04	6.98	0.00	6.98
	Acct: 2590				
	THE CASH LINE++	0.00	0.00	0.00	0.00
	Acct: 6764				
	WEST PENN ALLEGHENY HEALTH SYSTI	0.00	0.00	0.00	0.00
	Acct: 2734				
	EQUITABLE GAS CO (*)	190.42	11.66	0.00	11.66
	Acct: 7920				
	GE CAPITAL RETAIL BANK	0.00	0.00	0.00	0.00
	Acct:				
					276.88

TOTAL PAID TO CREDITORS

77,474.72

TOTAL

CLAIMED 0.00

PRIORITY 9,107.45

SECURED 4,520.87

Date: 07/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAUL R. GALBRAITH
BARBARA L. GALBRAITH
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.: 11-27697

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Paul R. Galbraith
 Barbara L. Galbraith
 Debtors

Case No. 11-27697-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jul 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2017.

db/jdb +Paul R. Galbraith, Barbara L. Galbraith, 154 Gass Road, Pittsburgh, PA 15229-1006
 cr CitiMortgage, Inc., PO BOX 6030, SIOUX FALLS, SD 57117-6030
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13263620 Allegheny Specialty Practice Network, PO Box 951845, Cleveland, OH 44193-0020
 13263623 +CBCS, 875 Greentree Road, Pittsburgh, PA 15220-3508
 13263625 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, PO Box 14931, 250 Mt. Lebanon Blvd., Pittsburgh, PA 15234-0931)
 13263622 +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 13538222 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907
 13530615 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
 13263624 +Citimortgage, Inc, PO Box 9438, Gaithersburg, MD 20898-9438
 13273202 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13312024 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive, Pittsburgh, PA 15212-5860
 13357885 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907
 13263629 +HSBC Bank USA, PO Box 5253, Carol Stream, IL 60197-5253
 13263628 +Heritage Valley Health System, 111Hazel Lane #200, Sewickley, PA 15143-1253
 13263630 +Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
 13263631 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
 14196683 +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
 13263632 Plaza Recovery, 370 Seventh Avenue, New York, NY 10001-3900
 13263633 +State Collection Service, 2509 S. Stoughton Rd, Madison, WI 53716-3314
 13263634 +Target National Bank, PO Box 673, Minneapolis, MN 55440-0673
 13298650 +Township of Ross, % Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107
 13263635 +West Penn Allegheny Health System, 2 Allegheny Center, 6th Floor, Pittsburgh, PA 15212-5402

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 28 2017 01:24:05
 PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907
 cr E-mail/PDF: rmscedi@recoverycorp.com Jul 28 2017 01:18:37
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13263621 +E-mail/Text: bankruptcy@usecapital.com Jul 28 2017 01:21:45 Capital Accounts, 2120 Crestmoor Road, Suite 3001, Nashville, TN 37215-2613
 13263626 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jul 28 2017 01:21:20 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 13327154 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 28 2017 01:21:38 Duquesne Light Company, c/o Bernstein Law Firm, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908
 13271315 E-mail/Text: fnb.bk@fnfg.com Jul 28 2017 01:21:19 First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
 13263627 +E-mail/Text: fnb.bk@fnfg.com Jul 28 2017 01:21:19 First Niagara Bank, 6950 South Transit Road, Lockport, NY 14094-6384
 13417480 E-mail/PDF: resurgentbknofications@resurgent.com Jul 28 2017 01:17:54 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13320229 +E-mail/Text: bncmail@w-legal.com Jul 28 2017 01:21:11 OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13618744 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 28 2017 01:24:11 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 13270267 E-mail/PDF: rmscedi@recoverycorp.com Jul 28 2017 01:18:16 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13298178 +E-mail/Text: bncmail@w-legal.com Jul 28 2017 01:21:09 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Township of Ross
 cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
 cr* +MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dbas
Form ID: pdf900

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jul 27, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of Ross jhunt@grblaw.com, cnoroski@grblaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul M. Daniels on behalf of Debtor Paul R. Galbraith paul@pauldanielslaw.com,
robert@pauldanielslaw.com;pauldaniels.lawclerk@gmail.com;chris@pauldanielslaw.com
Paul M. Daniels on behalf of Joint Debtor Barbara L. Galbraith paul@pauldanielslaw.com,
robert@pauldanielslaw.com;pauldaniels.lawclerk@gmail.com;chris@pauldanielslaw.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@bernste
inlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8